

In re:
Sandra N. Irby
Debtor

Case No. 22-12234-djb
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jun 16, 2025

User: admin
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 18, 2025:

Recip ID	Recipient Name and Address
db	+ Sandra N. Irby, 914 Northridge Drive, Norristown, PA 19403-2996

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 18, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 16, 2025 at the address(es) listed below:

Name	Email Address
ADAM BRADLEY HALL	on behalf of Creditor Wells Fargo Bank N.A., d/b/a Wells Fargo Auto amps@manleydeas.com
DAVID B. SPITOFSKY	on behalf of Debtor Sandra N. Irby spitofskybk@verizon.net spitofskylaw@verizon.net;spitofsky.davidb.r112243@notify.bestcase.com
DENISE ELIZABETH CARLON	on behalf of Creditor Nationstar Mortgage LLC bkgroup@kmlawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MICHAEL D. VAGNONI	on behalf of Creditor Montgomery County Tax Claim Bureau michael.vagnoni@obermayer.com Lucille.acello@obermayer.com;coleen.schmidt@obermayer.com
MICHELLE L. MCGOWAN	

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on behalf of Creditor Select Portfolio Servicing Inc. mimcgowan@raslg.com

MICHELLE L. MCGOWAN

on behalf of Creditor SELECT PORTFOLIO SERVICING INC. mimcgowan@raslg.com

ROBERT BRIAN SHEARER

on behalf of Creditor Select Portfolio Servicing Inc. rshearer@raslg.com

SHERRI DICKS

on behalf of Creditor SELECT PORTFOLIO SERVICING INC. sdicks@raslg.com, shrdlaw@outlook.com

Stephen Franks

on behalf of Creditor Wells Fargo Bank N.A., d/b/a Wells Fargo Auto amps@manleydeas.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 11

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

In re: :
: Case No.: 22-12234
Sandra N. Irby : Chapter 13
: Judge Derek J. Baker
Debtor(s) : * * * * *

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Wells Fargo Bank, N.A., d/b/a Wells : Related Document # 39, 40
Fargo Auto :
: U.S. Bankruptcy Court
Movant, : 900 Market Street, Suite 400
: Philadelphia, PA, 19107
vs :
Sandra N. Irby :
Kenneth E. West :
Respondents. :

ORDER OF COURT

AND NOW, this ____ day of _____, 20__, upon consideration of the Certification of Default filed by Wells Fargo Bank, N.A., d/b/a Wells Fargo Auto ("Creditor"), it is hereby **ORDERED**, that the Automatic Stay be and hereby is terminated as it affects the interest of Creditor in and to the property described as 2016 Audi Q5, VIN WA1L2AFP5GA045662 and more particularly described in the Title issued on July 6, 2020.

BY THE COURT



Date: June 16, 2025

DEREK J. BAKER, JUDGE
UNITED STATES BANKRUPTCY COURT

CC:

Stephen R. Franks, Attorney for Creditor, MDK Legal, P.O. Box 165028, Columbus, OH 43216-5028 (notified by ecf)

Office of U.S. Trustee, Party of Interest, (Registered address)@usdoj.gov (notified by ecf)

KENNETH E. WEST, Office of the Chapter 13 Standing Trustee, 190 N. Independence Mall West, Suite 701, Philadelphia, PA 19106, ecfemails@ph13trustee.com (notified by ecf)

DAVID B. SPITOFISKY, Attorney for Debtor, Law Office of David B. Spitofsky, 516 Swede Street, Norristown, PA 19401, spitofskybk@verizon.net (notified by ecf)

Sandra N. Irby, Debtor, 914 Northridge Drive, Norristown, PA 19403 (notified by regular US Mail)